

## **The complaint**

Mr P is unhappy that Barclays Bank UK PLC, trading as Barclaycard, declined his request to increase his overall line of credit with them.

## **What happened**

Mr P has two credit cards with Barclaycard, one with a £5,000 credit limit, and another with a £10,000 credit limit. Mr P asked Barclaycard to increase the credit limit on his one card from £5,000 to £20,000, but Barclaycard declined Mr P's request.

Mr P also asked Barclaycard to transfer the £10,000 line of credit available on his second card, to his first card, which benefited from a more favourable interest rate, so that the credit limit on that card was increased to £15,000. However, Barclaycard again declined Mr P's request. Mr P wasn't happy that Barclaycard wouldn't increase his credit limit as he wanted, so he raised a complaint.

Barclaycard responded to Mr P but didn't feel that they'd done anything wrong. Mr P wasn't satisfied with Barclaycard's response, so he referred his complaint to this service. One of our investigators looked at this complaint. But they didn't feel that Barclaycard had acted unfairly towards Mr P and didn't uphold the complaint. Mr P remained dissatisfied, so the matter was escalated to an ombudsman for a final decision.

## **What I've decided – and why**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I'd like to begin by explaining that a credit limit isn't a 'right' that a consumer has. Instead, it's provided entirely at the discretion of a credit provider. And if a credit provider doesn't want to provide credit, or further credit, to an applicant, and can provide a fair reason as to why they don't want to, then they're under no obligation to do so.

In this instance, Mr P feels that his financial position and overall credit record mean that Barclaycard should have accepted his application for further credit. But Barclaycard don't agree, and they've provided a detailed explanation to this service as to why they declined the applications for further credit Mr P submitted to them.

Some aspects of Barclaycard's explanation have been explained to Mr P by either Barclaycard or this service. These include the general explanation that Barclaycard undertook an affordability assessment based on their own lending criteria (as is their right as a credit provider) and a more specific explanation provided to Mr P by our investigator.

I'm not able to provide a full and detailed explanation to Mr P as to why Barclaycard declined his application for further credit, because if I were to do so I would be divulging information about Barclaycard's lending criteria that is commercially sensitive and which therefore can't enter the public domain.

If such information did enter the public domain, it may allow future applicants to manipulate Barclaycard's lending criteria and present a false picture to Barclaycard that may result in Barclaycard taking on lending risks they might otherwise have declined. This is based on the position, accepted by this service, that any lending request must be genuine and reflect the applicant's natural credit behaviour.

For this reason, this service wouldn't expect a credit provider to divulge detailed information about why any specific application had been declined. Instead, this service would expect a credit provider to offer a high-level explanation of their general process, such as Barclaycard offered to Mr P when responding to his complaint.

I realise this will be frustrating for Mr P, but as an impartial party, and having considered the full and detailed explanation provided by Barclaycard to this service, I'm satisfied that Barclaycard didn't act unfairly towards him by declining his request for further credit. I hope that it provides Mr P some comfort to know that an independent and impartial party has reviewed Barclaycard's reasoning in detail and found it to be fair.

Finally, I will address Mr P's specific dissatisfaction that Barclaycard didn't allow him to transfer his £10,000 line of credit from one card to the other card. But lines of credit can't be transferred in that way, across cards with different lending parameters. Instead, Mr P would have had to cancel his £10,000 limit on one card and then apply separately for a £10,000 increase in the credit limit on the other card.

However, for the reasons that Mr P's £15,000 credit limit increase request was declined, there would have been no guarantee that any £10,000 credit limit increase request would have been successful – regardless of whether Mr P cancelled the £10,000 limit on the other card or not. And I note that this appears to be corroborated by Barclaycard's declining Mr P's request for what would have effectively amounted to a £10,000 credit limit increase on one of his cards.

All of which means that I won't be upholding this complaint or instructing Barclaycard to take any form of action, because I don't feel that they've acted unfairly as Mr P contends. I hope that Mr P will understand, given what I've explained, why I've made the final decision that I have.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 20 February 2026.

Paul Cooper  
**Ombudsman**